

---

# Federal Reserve Release

---



*H.2*

## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 31*

*Week Ending July 31, 2004*

### **Change In Bank Control**

BNCCORP, Inc., Bismarck, North Dakota -- to retain a controlling interest in BNCCORP, Inc. and thereby retain control of its subsidiary bank, BNC National Bank, Phoenix, Arizona.

- Permitted, July 27, 2004

### **Regulations And Policies**

Bank Secrecy Act Examination Procedures -- interagency procedures for examining banking organizations' customer identification programs as required by the USA PATRIOT Act.

- Announced, July 28, 2004

### **Enforcement**

ABN AMRO Bank, N.V., Amsterdam, The Netherlands, and ABN AMRO's branch in New York, New York -- written agreement with the Federal Reserve Banks of New York and Chicago, New York State Banking Department, and Illinois Department of Financial and Professional Regulation.

- Announced, July 26, 2004

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

**Bank Branches, Domestic**

Atlanta

First Commercial Bank of Cullman County, Good Hope, Alabama -- to establish a branch at 8803 Madison Boulevard, Madison.

- Approved, July 29, 2004

New York

Interchange Bank, Saddle Brook, New Jersey -- to establish a branch at 517 Cedar Lane, Teaneck.

- Approved, July 28, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at Pleasant Run Road and Highway 67, Cedar Hill, Texas.

- Approved, July 29, 2004

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 111 Orville Road, Baltimore, Maryland.

- Approved, July 28, 2004

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at the intersection of Highways 278 and 92, Hiram.

- Approved, July 29, 2004

Richmond

Virginia Bank and Trust Company, Danville, Virginia -- to provide a courier service to pick up deposits from business customers in Danville, Chatham, and Pittsylvania County.

- Approved, July 26, 2004

### **Bank Holding Companies**

#### Atlanta

Beach Community Bancshares, Inc., Fort Walton Beach, Florida -- to become a bank holding company and to acquire Beach Community Bank.

- Approved, July 26, 2004

#### Kansas City

Citizens Bancshares Co., Chillicothe, Missouri -- to acquire shares of First Community Bancshares, Inc., Overland Park, Kansas, and thereby acquire First Community Bank, Lee's Summit, Missouri.

- Withdrawn, July 26, 2004

#### Atlanta

Commercial Capital Corporation, De Kalb, Mississippi -- to engage in insurance agency activities through its subsidiary, Southern Insurance Marketers, Inc.

- Withdrawn, July 26, 2004

#### Boston

Northeast Bancorp, Auburn, Maine -- to become a bank holding company and to acquire Northeast Bank, FSB and for Northeast Bank, FSB to become a member of the Federal Reserve System on conversion to a state-chartered bank.

- Approved, July 29, 2004

#### Atlanta

OptimumBank Holdings, Inc., Plantation, Florida -- commitment waiver request.

- Granted, July 30, 2004

#### Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- to increase its ownership of Oswego Bancshares, Inc. and thereby acquire Oswego Community Bank.

- Approved, July 30, 2004

#### Atlanta

Southwest Florida Community Bancorp, Inc., Fort Myers, Florida -- to acquire shares of Community Bank of Cape Coral, Cape Coral, a de novo bank.

- Approved, July 27, 2004

### **Bank Holding Companies**

#### Secretary

SunTrust Banks, Inc., Atlanta, Georgia, and SunTrust Bank Holding Company, Orlando, Florida -- commenter's request to extend the comment period on the application to acquire National Commerce Financial Corporation, Memphis, Tennessee.  
- Denied, July 30, 2004

#### Minneapolis

Western Transaction Corporation, Duluth, Minnesota -- to become a bank holding company by acquiring Western National Bancorporation, Inc. and Western National Bank; Cass Lake Company and its subsidiary, The First National Bank of Cass Lake, Cass Lake; and Premier Credit Corporation, Duluth; and to engage through Cass Lake Company in insurance agency activities in a town with a population not exceeding 5,000.  
- Withdrawn, July 28, 2004

### **Banks, Foreign**

#### Director, BS&R

Banco de Chile, Santiago, Chile -- to establish a branch in Miami, Florida.  
- Approved, July 27, 2004

### **Change In Bank Control**

#### Minneapolis

Western Dakota Holding Company, Timber Lake, South Dakota -- change in bank control.  
- Permitted, July 28, 2004

### **Competitive Factors Reports**

#### Dallas

CrediCard National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with Interim CrediCard National Bank, Tucson, Arizona.  
- Submitted, July 28, 2004

#### Chicago

Edens Bank, Wilmette, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of Howard Savings Bank, Glenview.  
- Submitted, July 29, 2004

### **Competitive Factors Reports**

#### Dallas

The First National Bank of Emory, Emory, Texas -- report on competitive factors of the proposed acquisition of the Emory branch of The City National Bank of Sulphur Springs, Sulphur Springs.

- Submitted, July 29, 2004

#### New York

First Niagara Financial Group, Inc., Lockport, New York -- report on competitive factors of the proposed acquisition of Hudson River Bancorp, Inc., Hudson, and Hudson River Bank & Trust Company.

- Submitted, July 30, 2004

#### San Francisco

Guaranty Bank, Austin, Texas -- report on competitive factors of the proposed acquisition of the branches of Pan American Bank, FSB, Burlingame, California, in Burlingame and San Carlos.

- Submitted, July 29, 2004

#### New York

Lincoln Park S&LA, Lincoln Park, New Jersey -- report on competitive factors of the proposed merger with Lincoln Park Interim Banks I and II as part of a mutual holding company conversion and reorganization.

- Submitted, July 28, 2004

#### Chicago

MAF Bancorp Incorporated, Clarendon Hills, Illinois -- report on competitive factors of the proposed acquisition of Chesterfield Federal Savings and Loan Association, Chicago.

- Submitted, July 29, 2004

#### Chicago

Republic Bank, Lansing, Michigan -- report on competitive factors of the proposed acquisition of the Lansing branch of Chemical Bank and Trust Company, Midland.

- Submitted, July 29, 2004

### **Currency**

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2005.

- Approved, July 30, 2004

### **Extensions Of Time**

Secretary

Citibank, N.A., New York, New York -- extension of time for Citibank Overseas Investment Corporation, New Castle, Delaware, and Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest their interests in certain properties acquired in settlement of debts previously contracted (DPC).

- Granted, July 29, 2004

Minneapolis

Dacotah Bank, Rolla, North Dakota -- extension to October 1, 2004, to establish a branch at 1121 South Broadway, Minot.

- Granted, July 29, 2004

### **Financial Holding Companies**

Chicago

First Independence Corporation, Detroit, Michigan -- election to become a financial holding company.

- Effective, July 29, 2004

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota -- election to become a financial holding company.

- Effective, July 29, 2004

**International Operations**

Director, BS&R

Silicon Valley Bank, Santa Clara, California -- to establish SVB Global Financial, Inc. as an agreement corporation, and for SVB Global Financial, Inc. to invest in SVB Technology Capital, Ltd., London, England, and in SVB India Advisors Private, Ltd., Bangalore, India; and for Silicon Valley Bancshares, Santa Clara, to invest in SVB India Advisors Private, Ltd.

- Approved, July 26, 2004

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 31, 2004

### Section I – Applications subject to newspaper notice only

---

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

---

### Section II – Applications subject to both newspaper and Federal Register notice

---

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

---

### Section III – Applications subject to Federal Register notice only

---

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

---

### Section IV – Applications not subject to Federal Register or newspaper notice

---

<i>Type</i>	<i>Application</i>	
None		

---

## Section V – Availability of CRA public evaluations

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

---

## Section VI – CRA examinations scheduled for Quarter of

---

<i>Institution</i>	<i>Location</i>
None	

---

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco De Chile, Santiago, Chile, to convert its Miami, Florida Agency to a Branch.	Newspaper – N/Avail
FBSEA	Dexia Credit Local, Paris, France, to upgrade its New York agency to a branch.	Newspaper – N/Avail
Branch	Solvay, Bank, Solvay, New York, to establish a branch office at Glenn Crossing Plaza, 7421 Oswego Road, Liverpool, Town of Clay, County of Onondaga, New York.	Newspaper – 08/06/2004

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2333412	United States TC of NY, New York, New York.	03/15/2004	07/20/2004	O	X	

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Abington Mutual Holding Company and Abington Community Bancorp, Inc., Jenkintown, PA, each request to become a bank holding company in connection with the reorganization of Abington Savings Bank, Jenkintown, PA, from a state chartered mutual savings bank into a state chartered stock savings bank.	Newspaper – N/Avail Fed Reg – N/Avail

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

---

**Section VI – CRA examinations scheduled for** **Quarter of**

---

<i>Institution</i>	<i>Location</i>
None	

---

## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
* 3A5	F.N.B. Corporation, Hermitage, PA to acquire Slippery Rock Financial Corporation, Slippery Rock, PA and its wholly-owned subsidiary, The First National Bank of Slippery Rock, Slippery Rock, PA pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Newspaper – 08/13/2004 Fed Reg – 08/16/2004

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

---

## Section VI – CRA examinations scheduled for Quarter of

---

<i>Institution</i>	<i>Location</i>
None	

---

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 2401 Mount Vernon Avenue, Alexandria, Virginia.*	Newspaper – 08/09/2004
Branch	Old Line Bank, Waldorf, Md., to establish a branch at 1641 State Route 3 North, Crofton, Maryland.*	Newspaper – 08/10/2004
Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 4221 Walney Road, Suite 120, Chantilly, Virginia.*	Newspaper – 08/11/2004
18(c)	Union Bank & Trust Company, Bowling Green, Virginia, to merge with Guaranty Bank, Charlottesville, Virginia.*	Newspaper – 08/19/2004

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Foreign	Wachovia Bank, National Association, Charlotte, North Carolina, to convert its Frankfurt, Germany, representative office to a branch.

## Section V – Availability of CRA public evaluations

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

---

## Section VI – CRA examinations scheduled for Quarter of

---

<i>Institution</i>	<i>Location</i>
None	

---

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
WAIVR	Colonial Bank, N.A., Montgomery, Alabama, application waiver in connection with the proposed acquisition of Premier Community Bank of South Florida, Fort Lauderdale, Florida.	
WAIVR	Union Bancshares, Inc., Pell City, Alabama, application waiver in connection with the proposed acquisition of Premier Community Bank of South Florida, Fort Lauderdale, Florida.	
WAIVR	First National Bankshares of Florida, Inc., Naples, Florida, application waiver in connection with the proposed acquisition of Premier Community Bank of South Florida, Fort Lauderdale, Florida.	

## Section V – Availability of CRA public evaluations

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

---

## Section VI – CRA examinations scheduled for Quarter of

---

<i>Institution</i>	<i>Location</i>
None	

---

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c & Branches	Citizens Bank, Flint, Michigan, to merge with F&M Bank-Wisconsin, Kaukauna, Wisconsin, and thereby to establish 51 branches.*	Newspaper – N/Avail
18c & Branches	Iowa State Bank, Hull, Iowa, to purchase the assets and assume the liabilities of the Orange City, Iowa, and Sheldon, Iowa, branch offices of First Federal Bank, Sioux City, Iowa, and thereby to establish branch offices at 104 1st Street SE, Orange City, Iowa, and 1201 Second Avenue, Sheldon, Iowa.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	ABN AMRO Bank N.V., Amsterdam, The Netherlands, to establish a temporary branch office to be located at ABN AMRO Plaza, 540 West Madison, Chicago, Illinois, pursuant to Section 211.24(a)(5) of Reg. K.	

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
Investment	Shorebank Corporation, Chicago, Illinois, to make an investment, pursuant to Subpart A of Regulation K and Subpart C of Regulation Y, in Cambodia Entrepreneur Building Limited, Phnom Penh, Cambodia, through its subsidiary, ShoreCap International, Ltd., London, England.

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	Interim Bank of Evansville, Evansville, Indiana, ("Interim Bank") to merge with Bank of Evansville, N.A., Evansville, Indiana, and to retain the acquired facility as a branch office. Upon completion of the merger Interim Bank will change its name to Bank of Evansville.*	Newspaper – 08/26/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Bancorp VI, Inc., Stillwell, Kansas, to become a bank holding company by acquiring 100 percent of The First State Bank of Grand Chain, Grand Chain, Illinois.*	Newspaper – N/Avail Fed Reg – 08/27/2004
CIC	Notice by the Douglas E. Hazel Revocable Trust, with Douglas E. Hazel as trustee, Washington, Missouri (Douglas Trust), to become the largest individual shareholder of Cardinal Bancorp, Inc., St. Louis, Missouri. In addition, the Hazel Family, when acting as a group in concert, will gain control of Cardinal Bancorp. The Hazel Family consists of Douglas Trust, the Cynthia Hazel Gilbertson Revocable Trust, with Cynthia Hazel Gilbertson as trustee, Faribault, Minnesota, and Hazel Investments, Limited Partnership, Washington, Missouri. (Previously reported during the week ended July 17, 2004.)*	Newspaper – 08/18/2004 Fed Reg – 08/17/2004
3A3	Century Bancshares, Inc., Gainesville, Missouri ("Century"), to acquire additional shares, and thereby retain approximately 24 percent ownership, of Ozarks Heritage Financial Group, Inc., Gainesville, Missouri ("Ozarks") and thereby indirectly retain ownership of Legacy Bank & Trust Company, Plato, Missouri. Concurrently with this transaction, Century and Ozarks propose to acquire 100 percent of The Citizens Bank of Sparta, Sparta, Missouri. (Previously reported during the weeks ending July 17, 2004 and July 24, 2004.)*	Newspaper – 09/03/2004 Fed Reg – 08/16/2004

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	The Marvin T. Loosbrock Residuary Trust U/A dated April 9, 1984; the Marvin T. Loosbrock QTIP Trust U/A dated April 9, 1984 (collectively, the "Trusts"); Lois M. Loosbrock, individually and as trustee of the Trusts; Mark L. Loosbrock, individually and as trustee of the Trusts; and Gary M. Loosbrock, individually and as trustee of the Trusts; a group acting in concert, all of Lismore, Minnesota, to gain control of Lismore Financial Services, Inc., Lismore, Minnesota, and thereby indirectly gain control of the State Bank of Lismore, Lismore, Minnesota.	Fed Reg – 08/04/2004 Newspaper – 08/05/2004
CIC	Notice by Ralph D. Jones, Midland, South Dakota, to acquire control of Philip Bancorporation, Inc., Philip, South Dakota, and thereby indirectly acquire control of First National Bank in Philip, Philip, South Dakota.	Fed Reg – N/Avail Newspaper – 08/18/2004

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
256553	Dacotah Bank Aberdeen, SD	04/05/2004	07/29/2004	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 31, 2004

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Midwest Community Financial Corporation, Midwest City, Oklahoma, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of Canute Bancshares, Inc., Clinton, Oklahoma, and thereby indirectly acquire First State Bank, Canute, Oklahoma.	Newspaper – 08/24/2004 Fed Reg – 08/27/2004
3(a)(1)	Eastman Acquisition Holding Company, Ponca City, Oklahoma, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of Eastman National Bancshares, Inc., Newkirk, Oklahoma, and thereby indirectly acquire Eastman National Bank of Newkirk, Newkirk, Oklahoma.	Newspaper – 08/24/2004 Fed Reg – 08/23/2004

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership Withdrawal	First United Bank, Englewood, Colorado, to waive the 6-month notice of membership withdrawal.

## Section V – Availability of CRA public evaluations

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

---

## Section VI – CRA examinations scheduled for

## Quarter of

---

<i>Institution</i>	<i>Location</i>
None	

---

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 31, 2004

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

---

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

---

## Section VI – CRA examinations scheduled for Quarter of

---

<i>Institution</i>	<i>Location</i>
None	

---

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 31, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Liberty Bank, South San Francisco, California, to establish a branch office at 251 Lytton Avenue, Palo Alto, California.*	Newspaper – 08/07/2004
18C & Branch	The Vintage Bank, Napa, California, to merge with Solano Bank, Vacaville, California.*	Newspaper – 08/31/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Affinity Bank Holdings, Inc., Ventura, California, to become a bank holding company by acquiring 100 percent of Affinity Bank, Ventura, California.*	Newspaper – 08/31/2004 Fed Reg – 08/30/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for                      Quarter of**

<i>Institution</i>	<i>Location</i>
None	